

**DEPARTMENT OF INSURANCE, FINANCIAL
INSTITUTIONS AND PROFESSIONAL REGISTRATION**

P.O. Box 690, Jefferson City, Mo. 65102-0690

In the Matter of:

KATHRYN B. WOLCOTT

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AHC Case No. 09-1193 DI
DIFP Case No. 090814645C

**FINDINGS OF FACT, CONCLUSIONS OF LAW
AND ORDER OF DISCIPLINE**

John M. Huff, Director of the Missouri Department of Insurance, Financial Institutions, and Professional Registration, hereby makes the following Findings of Fact, Conclusions of Law, and Order.

Findings of Fact

1. John M. Huff is the duly appointed Director ("Director") of the Missouri Department of Insurance, Financial Institutions and Professional Registration ("Department") whose duties, pursuant to Chapters 374 and 375, RSMo, include supervision, regulation and discipline of insurance producers.

2. The Department issued Kathryn B. Wolcott ("Wolcott") an insurance producer license on October 4, 2007. Her license expired on October 4, 2009.

3. The Director filed his Complaint with the Administrative Hearing Commission on August 27, 2009 seeking a finding that sufficient cause existed for disciplining Wolcott's insurance producer license, based on information and allegations that her insurance producer license, or its equivalent, had been revoked in Kansas and that she failed to respond to two Department inquiries and was thus subject to discipline under § 375.141.1(2) and 375.141.1(9), RSMo (Supp. 2009).

4. On January 25, 2010, a hearing was held on the Director's Complaint before the Administrative Hearing Commission. Wolcott was not present for the hearing.

5. On March 12, 2010, the Administrative Hearing Commission issued its "Decision", finding cause to discipline the insurance producer license of Wolcott pursuant to §§ 375.141.1(2) and 375.141.1(9), RSMo (Supp. 2009) and certified the record of its proceeding to the Director pursuant to § 621.110, RSMo (2000).

6. Thereafter, the Director mailed to Wolcott at her address of record by certified mail a notice of disciplinary hearing to be held at 9:30 a.m. on May 18, 2010, in the offices of the Director, 301 West High Street, Room 530, Jefferson City, Missouri. This notice was returned to the Department unclaimed by Wolcott.

7. The Director then mailed to Wolcott at her address of record by priority mail a notice of disciplinary hearing to be held at 1:00 p.m. on June 16, 2010, in the offices of the Director, 301 West High Street, Room 530, Jefferson City, Missouri. This notice was delivered on May 20, 2010.

8. Wolcott did not appear at the disciplinary hearing. At the hearing, counsel for the Department of Insurance presented the decision, record and order of the Administrative Hearing

Commission and recommended to the Hearing Officer that Wolcott's insurance producer license be revoked.

9. The Department hereby adopts and incorporates the March 12, 2010, "Decision" of the Administrative Hearing Commission referenced herein and does hereby find in accordance with the same.

Conclusions of Law

10. Pursuant to §§ 375.141 and 621.110, RSMo (2000), the Director has the discretion to discipline Wolcott's insurance producer license, including revocation of such license.

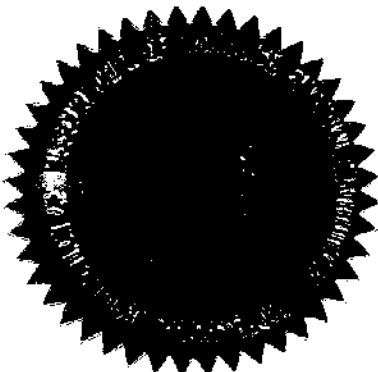
11. Based on the nature and severity of the aforementioned conduct, sufficient grounds exist for revoking the insurance producer license of Wolcott pursuant to §§ 375.141.1(2) and 375.141.1(9), RSMo (Supp. 2009).

ORDER

Based on the evidence presented and the recommendation of the Department to revoke, the insurance producer license of Kathryn B. Wolcott is hereby REVOKED.

SO ORDERED, SIGNED AND OFFICIAL SEAL AFFIXED THIS 2nd DAY OF

JULY, 2010.



John M. Huff, Director
Missouri Department of Insurance,
Financial Institutions & Professional
Registration